

REMARKS/ARGUMENTS

Substance of In-Person Interview

The undersigned would like to thank Examiner Gilligan for conducting the in-person interview on Tuesday, November 27, 2007. In the interview we discussed changes to claim 1, which would overcome the prior art. We also discussed the possibility of amendments to claims 2 and 8.

Claim Rejections Under 35 U.S.C. § 103

The Examiner rejects claims 1-3, 6-9, 12-14, and 17 under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,035,276 to Newman ("Newman") in view of Turner, *Bexar, Medical Society Taking Credentialing Unit National* ("Bexar").

The Examiner rejects claims 4, 5, 10, 11, 15, 16, 18, and 19 under 35 U.S.C. §103(a) as being unpatentable over Newman in view of Bexar and further in view of Business Wire, *PHICO Capital Markets Debuts On-line Insurance Quotes for Physician Malpractice Coverage* ("PHICO").

CONCLUSION

Claims 1-13, and 15 have been amended, claims 14 and 17 have been canceled, and new claims 20-22 have been added to the application. The undersigned believes that the application is condition for allowance.

Respectfully submitted,

BROUSE MCDOWELL

December 18, 2007

Date



Daniel A. Thomson

Reg. No. 43,189

Cust. No. 26871

Telephone No.: (330) 535-5711

Fax No.: (330) 253-8601